

I think it's important to hear from real people hurt by our current healthcare system every day. While I haven't made a final decision on this health care legislation, I think we can all agree we should know the facts.

-Charlie

REAL PEOPLE

Dawn K, Columbiana

A doctor's mistake disabled our son when he was 23 days old. Although physically he recovered, he suffered brain damage that has affected him cognitively. He's had 10 years of therapy and paying for his therapy has been a tremendous challenge. We have our own small business. We don't have enough employees for a group health plan and we can't buy insurance for our son. No one will sell us a policy for him. Every year our income has gone down to the point where we are now at poverty level and with rising gas and food prices we worry about being able to put food on the table and getting our son to his therapies. He also attends a special school in another county, a drive of 72 round trip miles a day that falls on our shoulders. If anything happens to us, what will happen to our son being we have no money to leave him? Will he have health care? Will he spend his life in an institution? SSI is a sentence to poverty for him. Our son is not an only child either. We've both worked hard even at times having as many as 5 jobs between us at one time. We can't make ends meet. How are we supposed to have any hope we're going to make it tomorrow let alone think about what the future holds for our children?

Mary B, Belpre

I had good insurance under my husband's job until he retired. The company my husband worked for does not provide retirees with health care benefits. I did not have a full-time job with benefits and found it difficult to find one. We went on COBRA for 18 months, which we managed. After COBRA, BlueCross/BlueShield offered me a policy, which was way too expensive for me. The policy cost \$385 per month with a \$2,500 deductible. I was to pay 20% of my medical expenses after the deductible. Additionally, the company took away the mail order drug benefit, and would only cover generic medications. I was taking two brand-name

medicines for which there are no generic equivalents. I must also mention that I have a pre-existing medical condition that I did not bring on myself. The medical condition can be put into remission, but it cannot be cured. No other insurance company would accept my application for health insurance coverage. I could not afford such a high premium with so little coverage, so I dropped the policy. Getting a job with benefits could be a possibility, but such jobs are hard to get. I am now caring for my aging parents, and cannot work full-time. Employers do not like to hire people who have had serious illnesses because their group insurance premiums go up. I recently saw a job application with the question, "Have you had any serious illnesses in the last five years?" Mr. Wilson, what are people with pre-existing conditions, who have lost their health insurance, supposed to do?

Robert O, Bellaire

I try to do the right thing. I pay for health care. The best I can afford though has a \$2,500 yearly deductible. My insurance company recently told me that unless I raised my deductible to \$5,000 or paid \$70 more per month, I would be downgraded to a plan with no prescription coverage. When I told the representative at the insurance company, "You are going to keep raising my rates as I age until you force me off of the plan before I actually need it," her response was, "That is generally how it works." Additionally, a few years ago, I broke both of my legs in an accident. I couldn't work for a long time. I spent all of my savings just to pay my cost of living bills, insurance premiums, co-pays and deductibles. I make the average income for a person in my area. I now live from pay check to pay check. I haven't done that in 20 years. Makes you wonder if you are not better off just not trying.

Do you have a health care story? We want to hear about it. Email us [here](#) .